

Old Age, Disability, Death

First and current law: 1975 (converting 1958 nonstatutory program to public program).

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons, including domestic, seasonal, and day workers. Special system for public employees.

Source of Funds

Insured person: 4.8% of earnings, plus 2% for the supplementary benefits for management personnel.

Employer: 7.2% of payroll, plus 3% of earnings up to 600,000 CFA francs a month for the supplementary system for management personnel.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 CFA francs a month.

Qualifying Conditions

Old-age pension: Age 55; payable up to 2 years earlier with 5% reduction per year. 1 year of contribution. Retirement necessary.

Disability pension: Incapacity for work. Age 53. 1 year of contribution.

Survivor pension: Insured was pensioner or met contribution requirement at death.

Old-Age Benefits

Old-age pension: About 1.33% of base earnings times years of insurance, according to point system.

Employment before program began credited towards insurance if at least 10 years of employment in covered occupation before or after program began. (Credit given for periods of incapacity.) Maximum years counted, 30.

Child's supplement: 5% of pension for each dependent child under age 18; maximum, 15% of pension.

Means-tested allowance payable at age 55 to persons born before 1922 with at least 10 years' employment as domestic worker, if ineligible for pension.

Permanent Disability Benefits

Disability pension: Same as old-age pension, including supplement.

Survivor Benefits

Survivor pension: 50% of deceased's pension if age 50 (payable up to 5 years earlier with 5% reduction per year) or caring for 2 dependent children under age 18. Payable to widow or to widower aged 55 or disabled.

Orphans: 20% of pension of insured for each full orphan under age 18. Maximum for all orphans, 100% of pension.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.

Social Security Retirement Institute of Senegal, administration of program; managed by joint employer-employee board.

Sickness and Maternity

First law: 1952 (cash maternity benefits); 1975 (medical benefits).

Current laws: 1973 (cash maternity benefits) and 1975 (medical benefits).

Type of program: Social insurance system. Cash maternity and medical benefits only.

Coverage

Medical benefits: Employed persons and their dependents.

Cash maternity benefits: Unemployed women married to an employee, employed women not-married, or employed women married whose husband does not have employment.

Source of Funds

Insured person: Up to 3% of earnings, according to institute (medical benefits).

Employer: Up to 3% of payroll, according to institute (medical benefits).

Government: None.

Maximum earnings for contribution purposes: Up to 60,000 CFA francs a month, according to institute.

Cash maternity benefits: See family allowance contribution, below.

Qualifying Conditions

Cash maternity benefits: Employed at least 18 working days or 120 working hours per month for 3 consecutive months.

Medical benefits: 2 months of contribution.

Sickness and Maternity Benefits

Sickness benefit: None.

Maternity benefit: 100% of earnings.

Payable for up to 6 weeks before and 8 weeks after confinement (extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Partial payment of health costs, including hospitalization, pharmaceuticals, doctor's visits. The percentage of costs paid is determined by the administrative council of health insurance institutes on a funds available basis.

Duration: No limit.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured. Also, see Family Allowances, below.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.

Social Security Fund (in the Ministry), administration of maternity benefit program.

Health care institutes, administration of medical benefits program.

The law requires participation of companies with over 100 employees; smaller firms may group together in order to join a health care institute.

Work Injury

First law: 1932.

Current laws: 1973 and 1991.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, trainees, and technical students (except those attending technical universities).

Voluntary insurance for certain categories not covered above.

Source of Funds

Insured person: None.

Employer: 1%, 3%, or 5% of payroll, according to risk incurred; average: 2.5%.

Government: None.

Maximum earnings for contribution and benefit purposes: 60,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% on 29th day until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings in last 12 months prior to the accident.

Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 1% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%.

Constant-attendance supplement: 40% of pension. Minimum, 70% of minimum salary.

Workers' Medical Benefits

Medical benefits: Medical and surgical expenses, hospitalization, medicines, appliances, rehabilitation, and transportation.

Adjustment: Pensions adjusted to changes in wages and the cost of living.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings each for one orphan, 30% for two; 40% for three; 10% for each additional orphan.

Dependent parents and grandparents: 10% of earnings each up to 30% of pension.

Maximum survivor pensions: 85% of annual base salary.

Funeral grant: Lump sum covering cost of burial, up to specified maximum.

Adjustment: Pensions adjusted to changes in minimum wage.

Administrative Organization

Ministry of Labor and Jobs Training, general supervision.

Social Security Fund, administration of contributions and benefits.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 7% of payroll.

Government: None.

Maximum earnings for contribution purposes: 60,000 CFA francs a month.

Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 21 if student or disabled).

Parent must have had at least 3 consecutive months of employment and be currently working 18 days or 120 hours a month (or be widow of beneficiary).

Receipt of prenatal and maternity allowance conditional upon regular medical examinations for mother and child, as prescribed in law.

Family Allowance Benefits

Family allowances: 1,000 CFA francs a month for each of first 6 children aged 2 to 14 (18 if apprentice, 21 if student or disabled), 750 francs per month for the next 4 children, up to a maximum of 10 children.

Prenatal allowance: 750 CFA francs for each month of pregnancy (paid in 3 installments) for each of first 6 children.

Maternity allowance: 750 CFA francs a month from birth of each of the first 6 children up to 2nd birthday (650 CFA francs a month for each child after the 6th).

Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor and Employment, general supervision.

Social Security Fund, administration of program.

Family Allowances

First law: 1955.

Current laws: 1973 and 1991.